

# Exhibit B

One Tower Square, Hartford, Connecticut 06183

**Travelers** Property Casualty 
  
A Member of Travelers Group

**CONTRACTORS  
COMMON POLICY DECLARATIONS  
ISSUE DATE: 01/22/03**
**POLICY NUMBER: DT-CO-963K2686-TIL-03****1. NAMED INSURED AND MAILING ADDRESS:**

R & J CONSTRUCTION, CORP  
 R & J DRYWALL FINISHERS, INC. (AS PER IL T8 00)  
 4435 AUSTIN BLVD  
 ISLAND PARK, NY 11558

**2. POLICY PERIOD:** From 01/01/03 to 01/01/04 12:01 A.M. Standard Time at your mailing address.

**3. LOCATIONS**

Premises Bldg.	Address
Loc. No. No. Occupancy	

SEE IL TO 03

**4. COVERAGE PARTS FORMING PART OF THIS POLICY AND INSURING COMPANIES:**  
 COMMERCIAL PROPERTY COV PART DECLARATIONS CP TO 01 02 94 TIL  
 COMMERCIAL GENERAL LIABILITY COV PART DECLARATIONS CG TO 01 03 94 TIL  
 EMPLOYEE BENEFITS LIABILITY COV PART DECLARATIONS CG TO 09 09 93 TIL  
 COMMERCIAL INLAND MARINE COV PART DECLARATIONS CM TO 01 07 86 TIL

**5. NUMBERS OF FORMS AND ENDORSEMENTS**  
 FORMING A PART OF THIS POLICY: SEE IL T8 01 10 93

**6. SUPPLEMENTAL POLICIES:** Each of the following is a separate policy containing its complete provisions:  
 Policy No. Insuring Company

SEE CALCULATION OF PREMIUM COMPOSITE RATES ENDORSEMENT	
DIRECT BILL	
7. PREMIUM SUMMARY:	
Provisional Premium	\$ 1,013,073
Due at Inception	\$
Due at Each Renewal	\$
NAME AND ADDRESS OF AGENT OR BROKER: COUNTERSIGNED BY:	
ALLIANCEPLUS INC (A0877) 1050 FRANKLIN AVE SUITE 200 GARDEN CITY, NY 11530	
Authorized Representative DATE:	
OFFICE: LONG ISLAND NY	

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ALLIANCEPLUS INC (A0877)

1050 FRANKLIN AVE